

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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VW Credit Leasing, Ltd

In Re:
Heather Joan McCaffrey, Michael Joseph
McCaffrey

Debtor.



Order Filed on March 28, 2019 by
Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-36072 JKS

Adv. No.:

Hearing Date: 2/28/19 @ 10:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 28, 2019



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Heather Joan McCaffrey, Michael Joseph McCaffrey

Case No: 17-36072 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VW Credit Leasing, Ltd, Denise Carlon appearing, upon a motion to vacate the automatic stay as to 2016 VOLKSWAGEN PASSAT, VIN: 1VWBT7A30GC054213, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andy Winchell, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 6, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2018 through February 2019 for a total post-petition default of \$886.33 (3 @ \$300.45, less suspense of \$15.02); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$886.33 will be paid over four months by Debtor remitting \$221.00 per month for three months and \$223.33 for one month, which additional payments shall begin on March 26, 2019 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume March 26, 2019, directly to Secured Creditor's servicer, VW Credit, Inc., 1401 Franklin Boulevard, Libertyville, Illinois 60048; and

It is further **ORDERED, ADJUDGED and DECREED** that the lease maturity date is October 26, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly payments are not made within thirty (30) days of the date said payment is due, or if the car is not purchased or returned within 30 days of the termination date of the lease agreement, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.